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AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE --  
EXAMINING GROUP 3691

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/  
Sandra Lee Bourassa, PLS

PATENT  
Attorney Docket No.: 020375-000220US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH  
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Charles, Debra F.

Technology Center/Art Unit: 3691

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EXPEDITED PROCEDURE EXAMINING  
GROUP 3691

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 18, 2007 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.